CLEAN COPY OF NEW CLAIMS:

22. (New) A method for segmenting members of a population of members, comprising the steps of:

    running a first segmentation strategy against a population to generate a first score for each population member, said first score indicating variance among the population;

    running a second segmentation strategy, different than said first segmentation strategy, against the population to generate a second score for each population member, said second score indicating variance among the population, wherein said first score is a stronger indicator of variance than said second score;

    generating a first composite score for each population member by combining the respective first score and the respective second score; and

    segmenting the population according to the generated first composite scores.

23. (New) The method according to claim 22, wherein the step of generating a first composite score, further comprises the steps of:

    running a third segmentation strategy, different than the first and second segmentation strategies, against the population to generate a third score for each population member, said third score indicating variance among the population, wherein said third score is a stronger indicator of variance than said first and second scores; and

    combining the respective third score for each population member with the respective first and second scores when generating the first composite score.

24. (New) The method according to claim 22, wherein the step of combining includes averaging the respective first and second scores for each population member by adding the respective first score and the respective second score and dividing the resulting sum by two.

25. (New) The method according to claim 24, wherein either or both the first and second score are weighted by a respective factor unequal to one, prior to adding.

26. (New) The method according to claim 22, wherein the step of generating a first composite score is accomplished using a general purpose computer executing a commercially-available statistical software package.

27. (New) The method according to claim 22, further comprising the steps of:

      generating a respective first ranking for each population member based on the
            first score;

      generating a respective second ranking for each population member based on the
            second score;

      generating a different composite score for each population member by combining
            the respective first and second rankings; and

      segmenting the population according to the generated different composite scores.

28. (New) The method according to claim 23, further comprising the steps of:

      generating a respective first ranking for each population member based on the
            first score;

      generating a respective second ranking for each population member based on the
            second score;

      generating a respective third ranking for each population member based on the
            third score;

      generating a different composite score for each population member by combining
            the respective first, second and third rankings; and

      segmenting the population according to the generated different composite scores.

29. (New) The method according to claim 22, wherein the first and second segmentation strategies differ in terms of target.

30. (New) The method according to claim 22, wherein the first and second segmentation strategies differ in terms of purpose.

31. (New) The method according to claim 22, wherein the first and second segmentation strategies differ in terms of mathematical method.

32. (New) The method according to claim 22, wherein the first and second scores are combined through regression.